

PRESS RELEASE

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For Immediate Release

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TOLL FREE INFORMATION AND REFERRAL FOR FLOOD VICTIMS

Concord, NH - May 17, 2006 – Insurance Commissioner Roger Sevigny today announced enhancements put in place today to the NH Insurance Department's toll free consumer hotline in response to recent flooding. The enhancements will make it faster and easier for consumers to speak to a person who can provide information and referral services on flooding and water damage. By dialing 1-800-852-3416 flood victims can immediately select an option for flood damage information. Consumers who select this option will have their calls routed directly to a customer service officer's extension who is knowledgeable about flooding and water damage. Consumer service officers will be able to answer questions, provide information and refer the public to appropriate sources for assistance.

In addition, the Department will be posting common questions and answers on their web site at www.nh.gov/insurance about flooding. A link to a FEMA booklet entitled "Repairing Your Flooded Home", along with other related publications, can also be found on the Department's web site.

"We are doing everything we can to make it easier for consumers to access information and to refer them to the appropriate agencies for assistance. We have written materials available that are posted on our web site and that we will mail to the public free of charge. We can also put people in touch with government and private entities who can help," said Commissioner Sevigny. He went on to say "Although flood insurance is a federally administered program, we can act as a referral source and can provide the public with information and advice on how to mitigate damage and take other actions to make recovery easier."

If you have suffered a loss, the Commissioner recommends that you should:

- Contact your insurance agent and/or insurance company right away to find out if your property is covered. Have your policy number handy.

- Be sure to leave phone numbers and addresses where you can be reached during both the day and evening hours.

- Ask for identification when the insurance adjuster contacts you. Do not permit an adjuster to inspect your property without a proper I.D. Unscrupulous repair companies may try and take advantage of people who have suffered losses.

- Do not pay money, make any deposits for repairs, or sign any contracts for repairs until you have been instructed to by your adjuster and you have called the Better Business Bureau or the NH Attorney General's Office to check out the people who are to do the work.

- Remember.... flooding is generally **not** covered under homeowner policies. Flood insurance is a separate policy purchased through a federal government program administered by the Federal Emergency Management Agency (FEMA). The federal government has an arrangement with private insurance companies to sell and service flood insurance policies, but the policy is part of the National Flood Insurance Program, and not a state-regulated insurance policy.

- If you do not have flood insurance check all other policies for opportunities for reimbursement. For example, loss of food by spoilage due to electrical outages, damage from power surges related to storms, damage to your motor vehicle under automobile comprehensive coverage, falling tree damage may be covered under your automobile, homeowners or other policies you own.

- Once it is safe to do so, make efforts to move undamaged property away from water or other sources of damage. Do not put yourself in harms way when doing so.

- Separate damaged property and undamaged articles. Don't throw away any damaged property until an insurance adjuster has been to see it, unless the authorities require you to dispose of it.

- Take photographs of damaged articles, especially anything you must dispose. Keep samples of articles you throw away, if possible (for example, a piece of damaged carpeting). Show the photographs to the claims adjuster who will come to view the damage to your property.

- If you purchased flood insurance for the contents, make a list of damaged or lost items from your home or business. List the quantity of each item, a description, the brand name, cost, where purchased, model and serial number, if applicable, and if available, attach any receipts you have for those items.

- If you have flood insurance and previously made a home inventory, retrieve it along with any photographs taken for your inventory, and have it ready for the claims adjuster.

- Make a list of all the damage to the building that you want to point out to the insurance adjuster so that you don't forget anything when the adjuster comes to your property to view the damage.

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ABOUT THE NH INSURANCE DEPARTMENT

The first insurance regulator in the US, the NH Insurance Department was created in 1851 and charged with enforcing and administering New Hampshire's insurance laws. The department, an agency of the executive branch of New Hampshire state government, conducts safety and soundness and market conduct examinations of licensees, licenses insurance companies and insurance producers, reviews premium rates and policy forms, provides assistance, information and referral services to New Hampshire insurance consumers, and administers the filing and collection of New Hampshire's insurance premium tax. For more information, visit the Insurance Department's web site at: www.nh.gov/insurance.